

Information to identify the case:

Debtor 1	<u>Yafa A. Goldman</u>	Social Security number or ITIN	xxx-xx-5654
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-34271-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yafa A. Goldman
aka Akim Goldman

2/10/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Yafa A. Goldman
DebtorCase No. 16-34271-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: Feb 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2020.

db
 516562095 +Yafa A. Goldman, 100 Old Plaisade Road, A2205, Fort Lee, NJ 07024-7064
 516732497 +BLMDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
 516731067 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 518660188 +C.O.D. Capital Corp., 2050 N. Stemmons Frwy, Mail Unit 216, Dallas, TX 75207-3206
 516562097 +COD Capital Corp., 2050 N Stemmons Frwy, Mail Unit 216, Dallas, TX 75207-3217
 516562100 Cach of New Jersey, LLC, 4430 South Monaco Street, Denver, CO 80237
 516562100 Coldwell Banker Reales, 3000 Leadenhall Road, Mount Laurel, NJ 08054
 516562105 +Englewood Hospital & Medical Center, PO Box 48304, Newark, NJ 07101-8504
 516562106 +Englewood Radiologic GRP, PO Box 809, Berwick, PA 18603-0809
 516562107 +FIRST DATA, 265 BROAD HOLLOW R, MELVILLE, NY 11747-4833
 516562110 +GC Service Limited Partnership, PO Box 32500, Columbus, OH 43232-0500
 516562104 +Joseph Disilvio, DDS, 625 Palisades Avenue, Englewood Cliffs, NJ 07632-1805
 516562111 #+Mariner Bank, 2465 S Broad Street Unit F-6, Trenton, NJ 08610-4700
 516562116 +Sterling Payment Technologies, Attn: Commerical Services Group Inc.,
 2401 Stanley Gault Parkway, Louisville, KY 40223-4175
 516639218 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 516562096 +Victoria M. Brown, 342 Grand Avenue, Englewood, NJ 07631-4355

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 10 2020 23:55:23 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 10 2020 23:55:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516562090 +EDI: AMEREXPR.COM Feb 11 2020 04:28:00 AMEX, PO BOX 297871,
 FORT LAUDERDALE, FL 33329-7871
 516562089 +EDI: GMACFS.COM Feb 11 2020 04:28:00 Ally, PO Box 380902, Minneapolis, MN 55438-0902
 516607346 EDI: BECKLEE.COM Feb 11 2020 04:28:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516656096 EDI: BECKLEE.COM Feb 11 2020 04:28:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516762574 EDI: AIS.COM Feb 11 2020 04:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 516562093 EDI: BANKAMER.COM Feb 11 2020 04:28:00 BK OF AMER, PO BOX 982238, EL PASO, TX 79998
 516562098 +EDI: CAPITALONE.COM Feb 11 2020 04:28:00 CAPITAL ONE, PO BOX 30253,
 SALT LAKE CITY, UT 84130-0253
 516562099 +EDI: CAPITALONE.COM Feb 11 2020 04:28:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516562102 E-mail/PDF: DellBKNotifications@resurgent.com Feb 11 2020 00:01:54 DFS WEBBANK,
 1 DELL WAY, ROUND ROCK, TX 78682
 516562121 E-mail/PDF: DellBKNotifications@resurgent.com Feb 11 2020 00:02:32 WEBBANK/DFS,
 1 DELL WAY, ROUND ROCK, TX 78682
 516562103 +EDI: DISCOVER.COM Feb 11 2020 04:28:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
 WILMINGTON, DE 19850-5316
 516570542 EDI: DISCOVER.COM Feb 11 2020 04:28:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516562108 +EDI: AMINFOFP.COM Feb 11 2020 04:28:00 FIRST PREMIER BANK, 601 S MINNESOTA AVE,
 SIOUX FALLS, SD 57104-4868
 516568402 EDI: AIS.COM Feb 11 2020 04:28:00 First Data Global Leasing,
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
 516562109 +E-mail/Text: fggbanko@fgny.com Feb 10 2020 23:54:32 Forster Garbus & Garbus, Esq.,
 7 Banta Place, Hackensack, NJ 07601-5604
 516562113 +EDI: TSYS2.COM Feb 11 2020 04:28:00 MCYDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
 516562114 EDI: PRA.COM Feb 11 2020 04:28:00 Portfolio Recovery, Attn.: Bankruptcy, PO Box 41067,
 Norfolk, VA 23541
 516793199 EDI: PRA.COM Feb 11 2020 04:28:00 Portfolio Recovery Associates, LLC,
 C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
 516562115 +E-mail/Text: bankruptcy@savit.com Feb 10 2020 23:56:05 SA-VIT COLLECTION AGEN,
 46 W FERRIS ST, EAST BRUNSWICK, NJ 08816-2159
 516562117 EDI: TFSR.COM Feb 11 2020 04:28:00 TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350,
 PARSIPPANY, NJ 07054
 516562122 +EDI: WFFC.COM Feb 11 2020 04:28:00 WFDS/WDS, PO BOX 1697, WINTERVILLE, NC 28590-1697
 TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516562101 COM SERV GRP
 516562091* +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
 516562092* +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
 516562094* +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: BK OF AMER, PO BOX 982238, EL PASO, TX 79998)
 516562112* +Mariner Bank, 2465 S Broad Street Unit F-6, Trenton, NJ 08610-4700

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Feb 10, 2020

***** BYPASSED RECIPIENTS (continued) *****
516562118* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,
PARSIPPANY, NJ 07054)
516562119* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,
PARSIPPANY, NJ 07054)
516562120* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,
PARSIPPANY, NJ 07054)

TOTALS: 1, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Debtor Yafa A. Goldman ecf@lowbankruptcy.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4